



Making Ends Meet in Newton

A Guide to Economic Security & Self-Sufficiency

Economic Growth for All Coalition

Mayor Setti Warren

City of Newton, Health and Human Services

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With a Special Thanks to Dr. Geoffrey T. Sanzenbacher,

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Introduction

This brief identifies what it *really* costs to live in Newton, Massachusetts. The City of Newton, (population approximately 88,000) is committed to promoting economic success for all of its residents. Recognizing that income inequality is a critical issue of our time¹, Newton's Mayor Setti Warren developed the Economic Growth for All initiative with the goal of creating a citywide blueprint designed to make the middle class attainable for every resident of Newton (2015). In order to promote access to a reasonable standard of living in Newton, one must first know precisely what income is required.

In what follows, you will read that it costs between 11 – 19% **more** to live in Newton than in surrounding communities. While it has commonly been understood that traditional measures of poverty grossly underestimate the number of people experiencing financial hardship, only more recently have there been more precise measurement tools that are attuned to regional and household configuration cost of living differences. For example, according to MIT's Living Wage Calculator², a single parent raising two children in Middlesex County (of which Newton is a part) needs to earn \$64,691 annually to make ends meet. With the help of Boston College Professor Geoffrey Sanzenbacher, we worked to overlay Newton specific cost of living data points onto the MIT formula in order to develop a City cost of living index. According to our new calculations, this same family with a single parent and two children needs to earn at least \$72,874 in order to afford to live in Newton.

This brief outlines the data and policy implications of developing a city specific cost of living index with the goal of facilitating economic self-sufficiency and access to the middle class. Additionally, the second half of the brief provides guidance and resources to residents who seek to attain economic self-sufficiency. While this document might have exclusively focused on data and policy, we include the personal guidance and resource information here to help all readers consider the challenges and solutions to building self-sufficiency in order to promote wider participation in making Newton a model city for economic mobility. Additionally, we have developed a corollary document, *Mapping Out Success in Newton* (forthcoming 2016), which is exclusively designed to provide guidance to Newton residents on becoming economically self-sufficient with less focus on the methodology and policy implications.

Newton boasts a strong school system, excellent record of public safety, and exists in the heart of a strong employment and post-secondary education region, offering many resources and amenities to residents and making it an exceptional place to live. However, Newton is not without its own set of problems. Cost of living is rising rapidly, and if Newton is going to maintain the ability to offer a great quality of life to a diverse array of residents (including older adults seeking to maintain their standard of living post-retirement), then a strategic approach to future development and planning is necessary. Otherwise, Newton is likely to become a

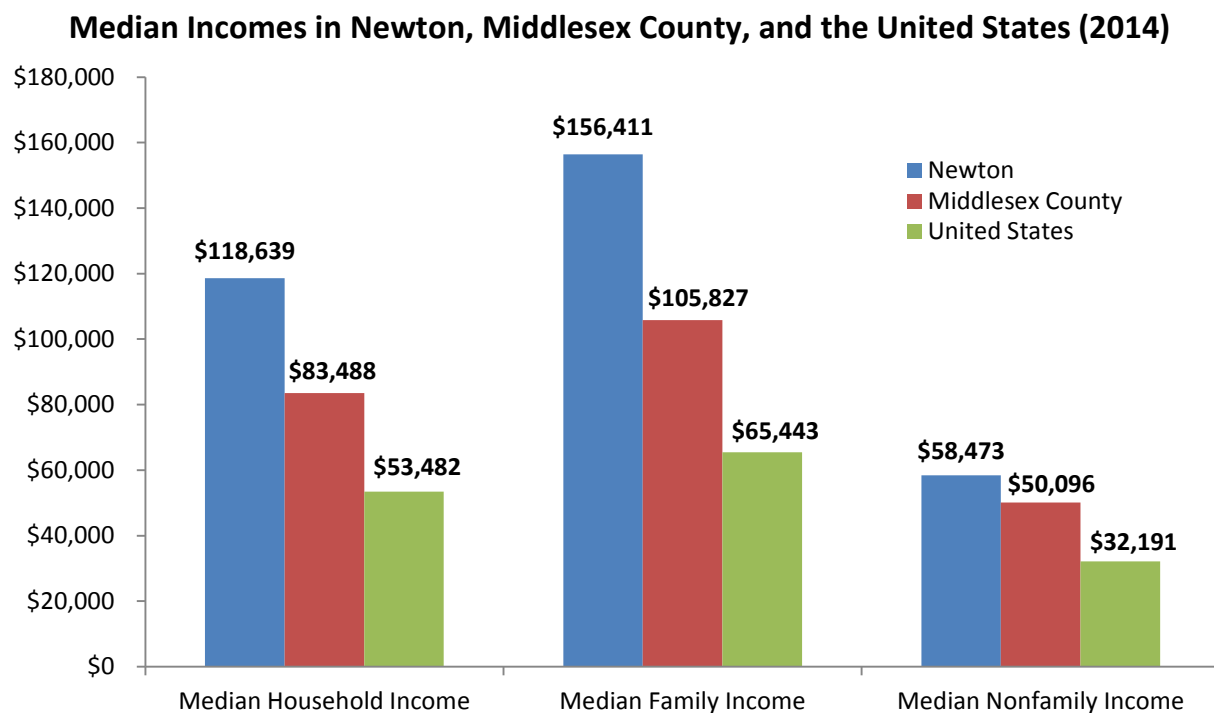
¹ Sommeiller, Estelle. Price, Mark. Wazeter, Ellis. *Income Inequality in the US*. Economic Policy Institute: June 2014. <http://www.epi.org/publication/income-inequality-in-the-us/>.

² Living Wage Calculator, MIT, <http://livingwage.mit.edu/states/25/locations>

community out of reach for all but a wealthy few –a stark example of the income inequality issue playing out on the national stage. This brief attempts to offer one tool in a developing tool kit to strategically plan for economic growth for all at the city level.

Section I: Newton by the Numbers

In 2014, median incomes in Newton were \$118,639 for individual households, \$156,411 for families, and \$58,473 for individuals without families – considerably higher than the average median for households, families, and individuals in Middlesex County, Massachusetts³.



SOURCE: American Community Survey, 2014

These median incomes establish Newton as a broadly prosperous city, but also present a series of unique challenges for the community. While the City of Newton has a fairly low percentage of residents living below the federal poverty level (estimated at 5.6% by the American Community Survey 2014, US Census Bureau), economic hardship is not reflected in federal poverty measures alone.

Consider the following:

³ American Community Survey 2014, US Census Bureau,
<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

- 11% of Newton school children are living below the poverty line, a 77% increase over the past five years⁴
- On average, more than 12% of Newton public school students qualify for free or reduced lunch, with over 25% of students in one Newton school qualifying for free or reduced lunch⁵
- Nearly 1 out of 8 households in Newton is living on an annual income of less than \$25,000⁶
- Newton has four food pantries serving approximately 1,200 residents per month. According to one food pantry, the numbers of residents served have more than doubled over the past several years⁷.

These data points are a sampling to illustrate that there is real need and hardship in Newton. And they support the argument that traditional measures of poverty underestimate the financial challenges of being able to support yourself and a family particularly in a high cost community like Newton. What this research reveals is that for a family with one parent and two children you need to earn nearly \$73,000 annually. For a family with two parents and two children you need to earn nearly \$78,000. Approximately 14% of Newton's families earn less than \$50,000 per year. And a full 21% of Newton families earn under \$75,000 annually which is not enough to make ends meet for many family configurations. Additionally, 6% of Newton residents over age 65 are living below the federal poverty level⁸. So while it's hard to estimate with precision exactly how many people in Newton are experiencing financial hardship, we can say with confidence that the number is both significant and is not in keeping with the stereotype of Newton's exclusive affluence.

Newton's cost of living is approximately 15% higher than for Middlesex County overall. Now consider that Middlesex is already one of the most expensive counties in Massachusetts to live in and that Boston is the fourth most expensive metropolitan area in the US⁹ and one can start to see that cost of living is definitively higher here than many other places. Aside from confirming what Newton residents could anecdotally tell you, that it's more expensive to live in Newton than other places, this research offers the kind of practical knowledge that someone

⁴ Boston Business Journal, 2015 http://www.bizjournals.com/boston/blog/mass_roundup/2015/11/the-massachusetts-towns-and-cities-with-the-most.html

⁵ Newton Public Schools, 2015

⁶ Bluestone, Barry. Corley, Tracy. *Demographic Projections for the City of Newton, Massachusetts*. Northeastern University Kitty and Michael Dukakis Center for Urban and Regional Policy, May 2014. Link: <http://www.newtonma.gov/civicax/filebank/documents/68994>

⁷ Centre Street Food Pantry, Newton, MA. <http://www.centrestfoodpantry.org/mission>

⁸ American Community Survey, 2014, US Census Bureau

⁹ <https://www.expatisitan.com/cost-of-living/index/north-america>

striving for self-sufficiency needs to know. It answers the question; *if I want to live in Newton, to enjoy the community benefits of good schools, excellent public safety, and close knit, vibrant community centers, what will I need to earn to be able to do so?* This is a vital question for many, including; young adults beginning to map out their career trajectories, for individuals looking to relocate to a new community, for those currently living on the financial edge, for retirees (or those planning for retirement) wanting to successfully maintain themselves in their hometowns – and many others.

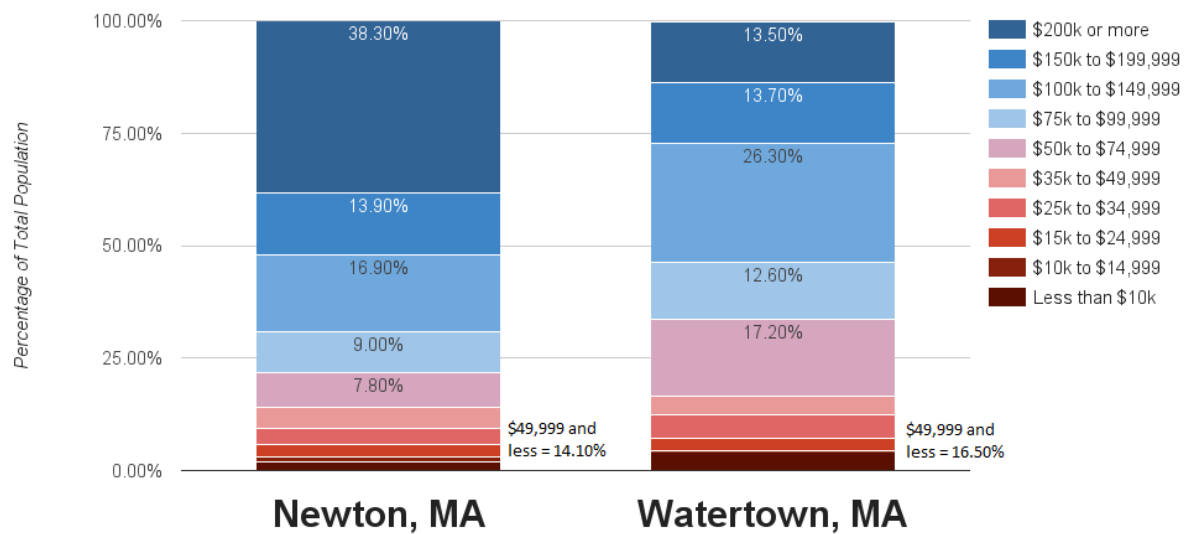
Newton specific cost of living data is also critical information for policy makers and government officials. Research has already established that place matters – that raising a child in a high opportunity zip code can positively impact their future outcomes¹⁰. Newton is a high opportunity zone. But how can it become one that people of diverse incomes can better access? And how can we consciously work to cultivate strong community relationships that embrace income diversity and recognize the ways in which the city is richer for it?

Newton provides a striking location to tackle these questions in part because the income inequality question is exemplified so dramatically here. While already establishing that there is financial hardship in Newton, one must also recognize that the stereotype of affluence is based in some real experiences as well. Nearly 40% of Newton families earn \$200,000 or more annually¹¹. Consider Newton's next door neighbor of Watertown where 13% of families earn over \$200,000 annually. Watertown's percentage of very low income residents is only a little higher than Newton's but there are many more residents earning moderate incomes, making the gulf between the very high incomes and the very low incomes less stark. Whereas Newton has far more people at the top of the income scale and very few people in the middle. When people talk in this country about the "hollowing out of the middle class," Newton provides an interesting case study. Below is a comparison of family incomes in Newton and Watertown:

¹⁰ Chetty, Raj, Hendren, Nathaniel, & Katz, Lawrence. The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment. Harvard University, 2015. http://www.equality-of-opportunity.org/images/mto_exec_summary.pdf

¹¹ American Community Survey, 2014, US Census Bureau

Median Family Incomes in Newton and Watertown



Source: American Community Survey, 2014

Now consider current federal poverty guidelines: in 2016, the federal poverty level for a family of four is \$24,300 or below. For a single person, the poverty-level gross annual income is \$11,880.

2016 Federal Poverty Guidelines			
Family Size	Gross Annual Income	Gross Monthly Income	Approximate Hourly Wage
1	\$11,880	\$990	\$5.71
2	\$16,020	\$1,335	\$7.70
3	\$20,160	\$1,680	\$9.69
4	\$24,300	\$2,025	\$11.68
5	\$28,440	\$2,370	\$13.67
6	\$32,580	\$2,715	\$15.66
7	\$36,730	\$3,061	\$17.66
8	\$40,890	\$3,408	\$19.66
Over 8 add per person	\$4,160	\$347	\$2.00
SOURCE: Federal Register vol. 81, no. 15, January 25, 2016. pp. 4036-7. Monthly and hourly income calculated by OCPP and rounded to the nearest dollar and cent, respectively. The hourly rate is based on 40 hours of work per week for a full year (2080 hours). These guidelines are for the 48 contiguous states and the District of Columbia.			

One way to understand income inequality in this country is to understand that wide chasm between federal definitions of poverty and what it really takes to make ends meet in a community like Newton. While much research and community based programming tends to focus on dense areas of poverty such as inner city or rural settings, suburbs are also places where people struggle. Indeed, the smaller numbers of low income people surrounded by more affluent residents may render those low income people virtually invisible in many cases. And that “invisibility” may create specific challenges. What is the experience for someone who struggles to put enough food on the table living next door to someone with a large disposable income? What is the experience of the first generation potential college student surrounded by high school peers who all seem to have the inside track to the college application process and the ability to pay for it? Does the sense of isolation and potential shame create a lack of outreach and limit opportunities? Do the smaller numbers of low income people make it easy for the community at large to imagine that there really is little need, and therefore investments and support are unnecessary?

What *Making Ends Meet in Newton* provides is a starting place to identify what the issue of income inequality looks like in a very specific location and perhaps offers some key elements for promoting economic mobility. The goal is not to ensure that every individual or every family earns the same income or has the same standard of living. The goal, rather, is to ensure that every individual and every family has access to the opportunities to allow them to earn a self-sustaining or a family sustaining wage. Perhaps Newton can offer a valuable setting to explore and provide insights into a key question of our time, how do we best provide opportunities for economic opportunity to all of our residents? What kinds of programs, infrastructure and initiatives actually have an impact? And, if we can begin to see what works and what is possible in a small, liberal, resource-rich city such as Newton, then perhaps we can take some of those lessons learned and share them widely so they can be applied in other cities.

Newton’s Living Wage

The Living Wage Calculator was created by MIT’s Dr. Amy Glasmeier in order to provide a research-based national tool which calculates a regionally specific cost of living. This tool is valuable both for individual planning purposes as well as policymaking. The calculator allows one to identify a baseline income for households of varying sizes essential to cover basic living expenses. The Living Wage Calculator provides income data at the county level, although many of the budget line items are derived more broadly from state or sometimes federal data sources. Below are the living wage calculations for Middlesex County, Massachusettsⁱ, where Newton is located.

**Typical Expenses and Wage Calculations in Middlesex County
(One Adult Household)**

Annual Expenses	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children
Food	\$3,497	\$5,146	\$7,725	\$10,258
Child Care	\$0	\$10,012	\$13,416	\$16,820
Medical	\$2,496	\$6,564	\$6,364	\$6,332
Housing	\$12,139	\$17,072	\$17,072	\$21,265
Transportation	\$3,575	\$7,055	\$7,994	\$9,416
Other	\$2,146	\$3,894	\$4,682	\$5,290
Required annual income after taxes	\$23,853	\$49,743	\$57,253	\$69,382
Annual taxes	\$3,098	\$6,462	\$7,437	\$9,013
Required annual income before taxes	\$26,951	\$56,205	\$64,691	\$78,395
Living Wage	\$12.96	\$27.02	\$31.10	\$37.69
Minimum Wage	\$9.00	\$9.00	\$9.00	\$9.00

**Typical Expenses and Wage Calculations in Middlesex County
(Two Adult Household, One Adult Working)**

Annual Expenses	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children
Food	\$6,411	\$7,972	\$10,271	\$12,514
Child Care	\$0	\$0	\$0	\$0
Medical	\$5,096	\$6,364	\$6,332	\$6,447
Housing	\$13,614	\$17,072	\$17,072	\$21,265
Transportation	\$7,055	\$7,994	\$9,416	\$9,505
Other	\$3,894	\$4,682	\$5,290	\$5,013
Required annual income after taxes	\$36,071	\$44,085	\$48,382	\$54,745
Annual taxes	\$4,686	\$5,727	\$6,285	\$7,111
Required annual income before taxes	\$40,756	\$49,811	\$54,667	\$61,856
Living Wage	\$19.59	\$23.95	\$26.28	\$29.74
Minimum Wage	\$9.00	\$9.00	\$9.00	\$9.00

**Typical Expenses and Wage Calculations in Middlesex County
(Two Adult Household, Both Working)**

Annual Expenses	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Food	\$6,411	\$7,972	\$10,271	\$12,514
Child Care	\$0	\$10,012	\$13,416	\$16,820
Medical	\$5,096	\$6,364	\$6,332	\$6,447
Housing	\$13,614	\$17,072	\$17,072	\$21,654
Transportation	\$7,055	\$7,994	\$9,416	\$9,505
Other	\$3,894	\$4,682	\$5,290	\$5,013
Required annual income after taxes	\$36,071	\$54,096	\$61,798	\$71,565
Annual taxes	\$4,686	\$7,027	\$8,028	\$9,296
Required annual income before taxes	\$40,756	\$61,124	\$69,825	\$80,861
Living Wage	\$9.80	\$14.69	\$16.78	\$19.44
Minimum Wage	\$9.00	\$9.00	\$9.00	\$9.00

Source: MIT Living Wage Calculator (<http://livingwage.mit.edu/counties/25017>)

While the MIT Living Wage Calculator estimates are helpful and lend a level of understanding to the income gap and to the importance of livable incomes as opposed to other definitions of hardship like federal poverty guidelines, certain Newton-specific costs make typical expenses in Newton higher than in Middlesex County generally¹². Because of this higher cost of living the City of Newton requested that Dr. Geoffrey Sanzenbacher, a research economist at the Center for Retirement Research at Boston College, create an adjusted living wage using Newton-specific data sources where possible and appropriate. The following adjustments were made in order to make the calculations Newton city-specific:

- Expenses for food, transportation, and certain other expenses were adjusted by the ratio of such prices in the Greater Boston Area to the ratio of such prices in the Northeast Census Region as reported by the Bureau of Labor Statistics in May 2016.
- Childcare expenses were adjusted using data obtained from a research study commissioned by the City of Newton and implemented by Northeastern University students under Professor Gavin Shatkin, School of Public Policy and Urban Affairs. This study, *City of Newton Preschool Needs Assessment* Spring 2016, offers recent Newton-specific child care costs. For the purposes of this analysis, the MIT living wage calculations were adjusted to reflect full day, full week programs.

¹² Quickfacts Newton vs. Middlesex County, US Census Bureau.
<http://www.census.gov/quickfacts/table/LFE041214/2545560,25017>

- Housing costs were calculated through a weighted average of housing expenses for home owners and renters in Newton, taking into account the average mortgage payment from Livability.com and the average rent as reported by Bluestone and Corley in Boston's Housing Report Card in 2014.ⁱⁱ
- Dr. Sanzenbacher originally proposed adjusting medical expenses for Newton by using health care cost data specific to the Boston Metro region – of which Newton is a part – and weighting it against the greater Northeast region. This calculation resulted in Newton's health care costs being well over 30% higher than the MIT living wage calculator provides, which is based on statewide data and therefore does not vary in any Massachusetts counties. While we agree that Newton residents likely pay higher medical costs than the MIT calculator measures for Middlesex County, we decided to leave the medical costs unadjusted, determining that even though this is an underestimate, the adjustment would not definitively demonstrate that Newton is more expensive than many of its neighboring cities and towns. Additionally, the methodology of this adjustment was difficult to breakdown into cost components and we feared the lack of transparency might obfuscate our overarching argument.

The following is the adjusted Newton specific cost of living table that Dr. Sanzenbacher developed:

**Expenses and Wage Calculations for Newton, MA
(One Adult Household)**

Annual Expenses	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children
Food	\$3,562	\$5,242	\$7,869	\$10,449
Child Care	\$0	\$10,809	\$14,484	\$18,159
Medical	\$2,496	\$6,564	\$6,364	\$6,332
Housing	\$16,845	\$23,690	\$23,690	\$29,509
Transportation	\$3,357	\$6,625	\$7,507	\$8,843
Other	\$2,099	\$3,808	\$4,579	\$5,173
Required annual income after taxes	\$28,359	\$56,739	\$64,493	\$78,465
Annual taxes	\$3,685	\$7,373	\$8,380	\$10,196
Required annual income before taxes	\$32,044	\$64,111	\$72,874	\$88,661
Newton Living Wage	\$15.41	\$30.82	\$35.04	\$42.63
MIT Living Wage	\$12.96	\$27.02	\$31.10	\$37.69
<i>Percent Difference</i>	<i>18.90%</i>	<i>14.10%</i>	<i>12.70%</i>	<i>13.10%</i>

**Expenses and Wage Calculations for Newton, MA
(Two Adult Household, One Adult Working)**

Annual Expenses	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children
Food	\$6,530	\$8,120	\$10,462	\$12,747
Child Care	\$0	\$0	\$0	\$0
Medical	\$5,096	\$6,364	\$6,332	\$6,447
Housing	\$18,892	\$23,690	\$23,690	\$29,509
Transportation	\$6,625	\$7,507	\$8,843	\$8,926
Other	\$3,808	\$4,579	\$5,173	\$4,902
Required annual income after taxes	\$40,951	\$50,260	\$54,500	\$62,531
Annual taxes	\$5,321	\$6,531	\$7,082	\$8,126
Required annual income before taxes	\$46,273	\$56,791	\$61,582	\$70,657
Newton Living Wage	\$22.25	\$27.30	\$29.61	\$33.97
MIT Living Wage	\$19.59	\$23.95	\$26.28	\$29.74
<i>Percent Difference</i>	<i>13.50%</i>	<i>14.00%</i>	<i>12.70%</i>	<i>14.20%</i>

**Expenses and Wage Calculations for Newton, MA
(Two Adult Household, Both Working)**

Annual Expenses	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Food	\$6,530	\$8,120	\$10,462	\$12,747
Child Care	\$0	\$10,809	\$14,484	\$18,159
Medical	\$5,096	\$6,364	\$6,332	\$6,447
Housing	\$18,892	\$23,690	\$23,690	\$29,509
Transportation	\$6,625	\$7,507	\$8,843	\$8,926
Other	\$3,808	\$4,579	\$5,173	\$4,902
Required annual income after taxes	\$40,951	\$61,070	\$68,984	\$80,690
Annual taxes	\$5,321	\$7,936	\$8,964	\$10,485
Required annual income before taxes	\$46,273	\$69,005	\$77,949	\$91,176
Newton Living Wage	\$11.13	\$16.59	\$18.74	\$21.92
MIT Living Wage	\$9.80	\$14.69	\$16.78	\$19.44
<i>Percent Difference</i>	<i>13.50%</i>	<i>12.90%</i>	<i>11.60%</i>	<i>12.80%</i>

Child Care Costs in Newton vs. Massachusetts

	Newton	Massachusetts	Ratio
	\$10,806	\$10,009	1.08
Source:			

Newton: Newton Pre-K Datapoints. MA: Child Care Aware of America.

Newton vs. Middlesex County Housing Costs

	Newton	Middlesex County	Ratio
Housing cost	\$2,742	\$1,976	1.39
Ownership rate	68.70%	62.50%	
Rental per month	\$1,632	\$1,268	
Mortgage per month	\$3,248	\$2,401	

Source: Weighted average of the below.

Newton, MA from Livability.com. Middlesex County from U.S. Census. "Quick Facts."

Accessible at <http://www.census.gov/quickfacts/table/HSG010215/25017>.

Bluestone, Barry and Tracey A. Corley. 2014. "Demographic Trends and Housing in the City of Newton."

Boston, MA: Kitty and Michael Dukakis Center for Urban and Regional Policy.

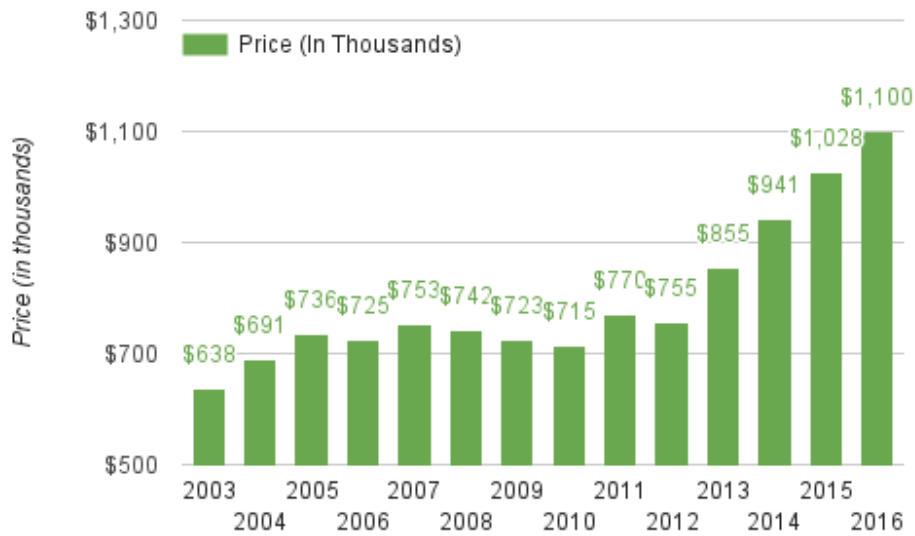
Newton, MA from Livability.com. Middlesex County from U.S. Census. "Quick Facts."

Accessible at <http://www.census.gov/quickfacts/table/HSG010215/25017>.

The adjusted tables demonstrate definitively that it is significantly more expensive to live in Newton than in many of the surrounding communities. Newton's higher costs are largely driven by housing, with childcare being an additional driver. Housing is the most dramatic cost: this year, the median single-family home price in Newton is **\$1.1 million**, the median condo price is **\$560,000** – and if you combine the two – median cost for home ownership is **\$900,000** for Newton¹³. This is part of a continuing trend, as recent history illustrates a steep rise in housing costs.

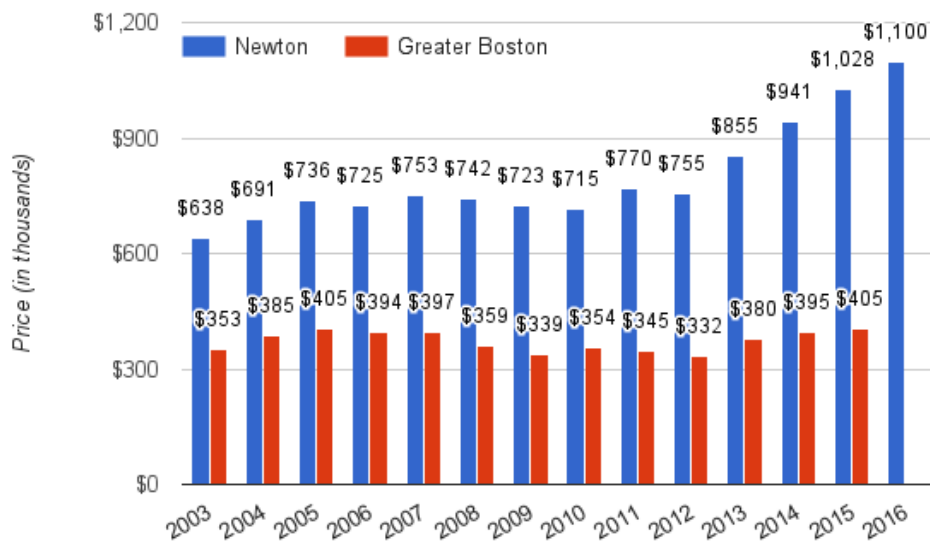
¹³ The Warren Group, 2016. The Warren Group collects and compiles data on real estate sales and ownership throughout New England. <http://www.thewarrengroup.com/business/data-solutions/town-stats/>

Median Single-Family Home Selling Price City of Newton, 2003-2016



Source: The Warren Group

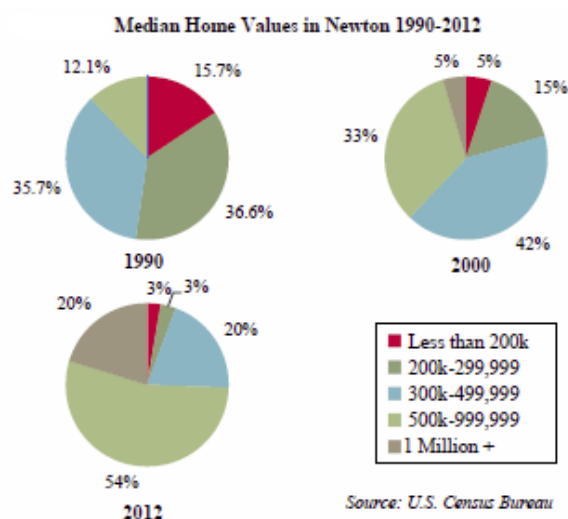
Median Single-Family Home Selling Price, Newton vs. Five County Greater Boston Area 2003-2016



Source: The Warren Group

In addition to high median sale prices, an analysis of home values also demonstrates that the housing stock in Newton is heavily skewed to higher-end properties, resulting in limited availability of properties for home buyers with lower or fixed incomes. In 2012, only 6% of the housing stock was valued at less than \$299,000 and only 3% was valued at less than \$200,000.

Rental costs are also higher in Newton than in surrounding communities. Average rental prices are \$1,672 per month in Newton, versus \$1,268 in Middlesex County overall. According to federal housing standards, households that pay more than 30% of their annual income on housing are considered financially overburdened by housing expenses and at risk of being unable to keep up with their expenses¹⁴. With an average rent of \$1,672 per month, Newton renters would need to earn roughly \$66,000 annually in order to pay less than 30% of their annual



income on housing. Furthermore, the average mortgage in Newton is \$3,248 per month, versus the average mortgage cost in Middlesex County of \$2,401 per month¹⁵, which results in Newton being 26% higher than Middlesex County overall. In order for a person to pay no more than 30% of their salary on housing equivalent to the average Newton mortgage, a homeowner would need to earn over \$129,600 annually. Given that the median household income was \$118,000 in 2014, a considerable number of households in Newton right now would not be able to afford a mortgage if they were getting one currently.

What is Newton Doing?

Mayor Warren and his administration are committed to tackling the issue of rising income inequality at the community level. In 2015, after several years of research and identifying initial stakeholders, Mayor Warren launched a new initiative called *Economic Growth for All*. This initiative is based on research from the Brookings Institution¹⁶ as well as Boston College's Center for Retirement Research, and identifies key benchmarks throughout the lifespan (birth through older adulthood) which are evidence-based indicators of increased likelihood of attaining and maintaining economic self-sufficiencyⁱⁱⁱ. In the fall of 2016 Newton announced a

¹⁴ US Department of Housing and Urban Development (HUD), http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/.

¹⁵ Newton, MA from Livability.com. Middlesex County from U.S. Census. "Quick Facts." <http://www.census.gov/quickfacts/table/HSG010215/25017>.

¹⁶ Brookings Institutions, *Pathways to the Middle Class*, <https://www.brookings.edu/wp-content/uploads/2016/06/0920-pathways-middle-class-sawhill-winship.pdf>.

new partnership with Boston College designed to move this work forward over the long term. Boston College and the City will together lead the coalition of nonprofit leaders, business leaders, and academics from various institutions to design and implement impactful strategic work over the long term.



The Economic Growth for All coalition is organized into four issue based working groups:

- Self-Sufficiency Income
- Health and Well-being
- Education Cabinet
- Innovation Economy

Each group is deeply focused on key benchmarks within its focus area and collectively determining the best starting place for building infrastructure and designing the work to have the most impact possible. Below is a brief description of the current work of each group.

- **Self-Sufficiency Income** – focus areas include: adolescent financial literacy and career planning, early career experience and exploration, adult workforce development, overcoming barriers to work, retirement income planning and support, and promoting business development and policies that promote family-sustaining jobs. This working group is starting with a focus on promoting economic security for vulnerable residents including low income families and seniors.
 - Conceptualized and produced two briefs, **Making Ends Meet in Newton (2016)** and **Mapping Out Success in Newton (forthcoming 2016)**.
 - Supported **older adult job fair** hosted by City of Newton Senior Services and Riverside Community Care.

- Developed a **Self-Sufficiency program partnership** between the City of Newton and EMPATH (formerly Crittenton Women's Union) for low income parents designed to connect them to long-term mentoring resulting in economic independence called the **Bridge to Career Family Opportunity** program.
- Supports **Mayor's Summer High School internship** program to encourage workforce exploration and career identification.
- **Health and Well-Being** - focuses on healthcare access, preventative healthcare and chronic illness management, prenatal care, substance abuse prevention and treatment, promoting social networks across the lifespan, crime prevention, and healthy relationships. This group is starting with a focus on mental health, suicide prevention and substance use disorders as well as working to reduce social isolation among older adults.
 - **Newton CARES**, which works to support mental health and prevent suicide.
 - **Newton PATH**, the city's opioid response group promoting prevention, awareness, treatment, and hope.
 - Became a designated an AARP **Age Friendly community** which is an indicator of the extensive work Newton has done and continues to evolve to be a great city for all ages to live, engage and thrive.
 - Developed **Making Connections: Ways to Engage as We Age in Newton**, an event and resource guide designed to help older adults create new and/or stronger connections in the community and reduce social isolation.
- **Education Cabinet** – focuses on reducing the achievement gap with benchmarks tied to early and middle childhood pre-reading and math, successful high school completion, college graduation or postsecondary job training, and lifelong learning. This group is starting with a focus on using out of school time and the preschool period as key intervention areas to reduce the achievement gap and promote educational success. The following are current approaches that are being developed and implemented:
 - **Mayor's Summer High School Internship Program**, which promotes real-world career experience and workshop-based skill building with an emphasis on providing opportunities for those most in need (connected to both Education and Self-Sufficiency income working groups) and is in its fourth year of growth.
 - **Mayor's Summer Reading Challenge**, which promotes academic success and helps reduce the summer skills slide in students.
 - **Preschool Access Research**, which is being conducted (Summer/Fall 2016) to assess community needs to ensure kindergarten readiness for all our students, commissioned by the City of Newton.
 - Chosen pilot city for **Harvard's Education Redesign Lab – By All Means initiative**, led by former Massachusetts Secretary of Education Paul Reville. Building pilot program on out-of-school time designed to encourage career/interest exploration and include positive social/emotional development through peer relationships, mentoring relationships, and confidence and skill building.

- Participating in **Boston College's Interconnect ED initiative** aimed at developing an infrastructure to integrate education with social services, youth development, and physical and mental health resources for Massachusetts children and families.
- **Innovation Economy** – encompasses benchmarks relevant to promoting a business friendly climate for entrepreneurs, building regional partnerships, expanding access to transportation, and diversifying housing in Newton. This work is the driving force behind not only promoting economic innovation and entrepreneurship in the community but also ensuring that there is access for those who have traditionally been left behind by this part of the economy. Some of the strategic approaches that are ongoing include:
 - The Warren administration facilitated the satellite office of **Mass Challenge** opening in Newton Corner to encourage entrepreneurship locally with an emphasis on providing access to those traditionally left out of the startup economy.
 - Mayor Warren initiated and then partnered with the Newton-Needham Regional Chamber of Commerce to implement the **N² Corridor** – a public-private initiative designed to promote the area as a destination for technology companies, start-ups, and other innovators.
 - Mayor Warren initiated and supports the development of the **Charles River Mill District**, a regional partnership to collaborate and advocate for infrastructure and regional transit improvements and promotion of the district.
 - The City of Newton commissioned the **Comprehensive Transportation Study (to be released in fall 2016)** designed to outline positive investments in transportation to support physical access to work and resources for all.
 - The City of Newton commissioned the **Housing Strategy** research to promote housing opportunities for diverse needs¹⁷, including housing that encourages the inclusion of the millennial workforce and our public servants such as teachers and public safety officers in our community.
 - Mayor Warren designed an innovative energy program, the **Mayor's Community Share program**, in which publicly-owned solar panels will be used to provide energy credits to low-income residents.

The Economic Growth for All coalition is under the larger umbrella of Mayor Warren's *Newton Leads 2040* initiative. This initiative is a long-term strategic planning project designed to create a sustainable city that has the necessary infrastructure to educate, house, transport, protect, and serve *all* the residents of Newton. As part of this larger strategic conversation and planning, this brief offers additional evidence that Newton is at something of a crossroads: the city can either continue on its current trajectory which will likely result in Newton becoming a community increasingly out of reach for all but the wealthiest constituents. Alternatively, civic

¹⁷ http://www.newtonma.gov/gov/planning/housing_strategy4/housing2.asp

leaders and community stakeholders can develop and implement strategic policy initiatives which promote increased accessibility for a wider range of income levels¹⁸.

The next section will focus on how an individual or head of household can create a personal map to self-sufficiency which will allow them to live in Newton and be part of the community.

Section II: A Personal Guide to Self-Sufficiency Planning

Getting From Here to There



Surrounded by affluence, low and middle income residents may at times feel like there are no pathways to the resources their neighbors seem to acquire with ease. While not easy or always

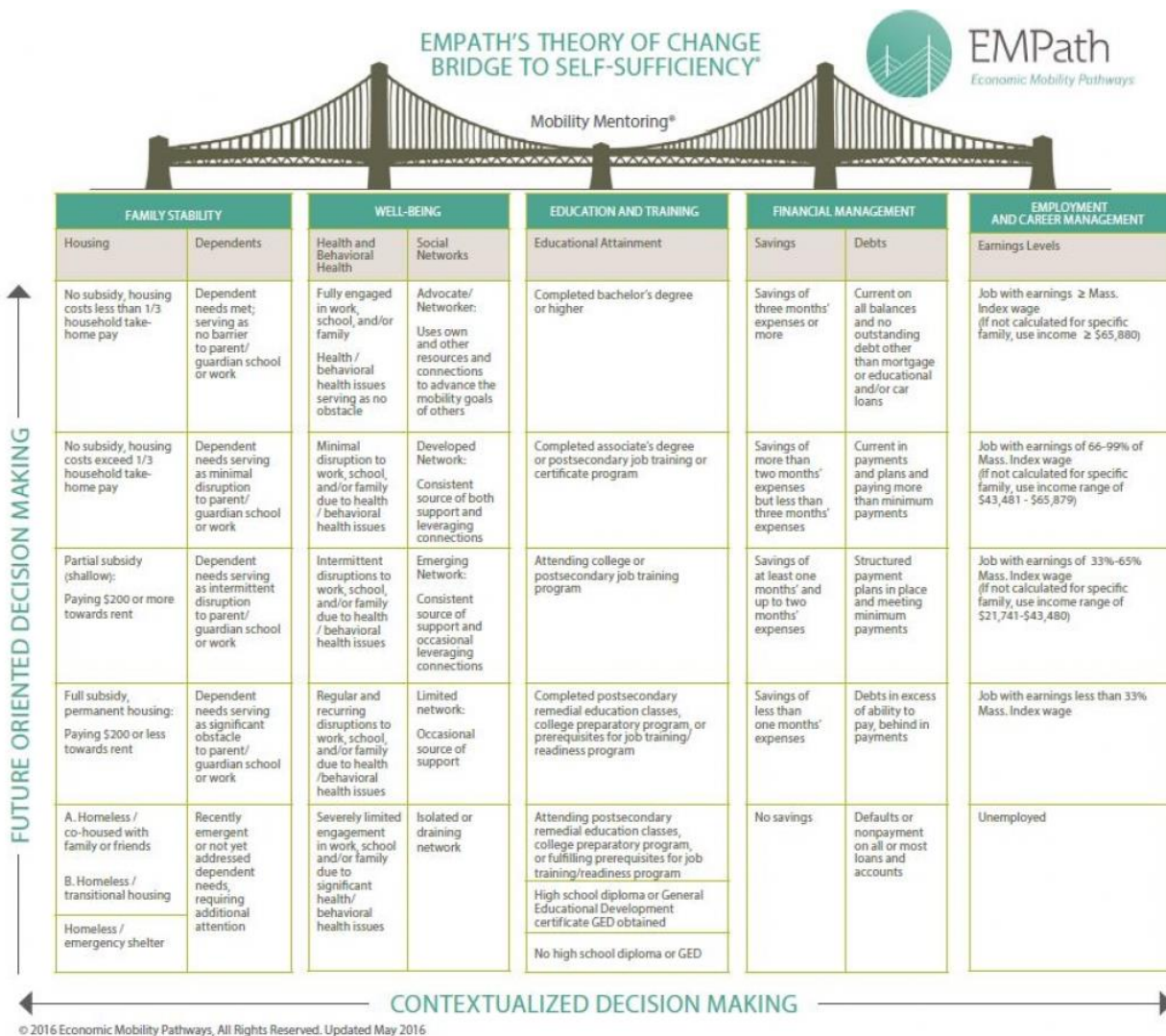
¹⁸ For more information on Economic Growth for All and Newton LEADS 2040 contact Community Engagement Director Stephanie Foner at sfoner@newtonma.gov or find information at www.cityofnewtonma.gov

the same, there are pathways to economic self-sufficiency. Below are potential beginning steps to economic mobility:

1. Develop a self-sufficiency team of people to support, advise and coach

The journey from financial struggle to economic independence is challenging. A successful journey is much more likely if you develop a “self-sufficiency team.” While this group is different for each individual or family, many of the areas that you might benefit from having expert support people to guide you are common.

Consider the Bridge to Self-Sufficiency™ (EMPath www.empathways.org).



This tool depicts the journey to self-sufficiency as a bridge supported by five key pillars. These pillars are:

- Family Stability (encompassing child care and housing needs)
- Well-being (encompassing physical and mental health for all family members)
- Education and Training
- Financial Management
- Career and Employment Management

Each of these pillars needs to be addressed in order to successfully attain and maintain self-sufficiency. Importantly, this is not done by addressing each area one at a time but rather by considering them simultaneously. Part of mapping out of your successful journey requires thinking about how, for example, you plan on ensuring that your current housing is stable, how you plan to provide consistent, quality child care, and how you will attend an education program that will result in a credential directly tied to a well-paying job in high demand. If that was a straightforward formula that didn't benefit from outside coaching and support, you would have likely already achieved some or all of these goals. That's why you should consider getting a self-sufficiency team on your side.

There are different ways to build this team. One way is to identify the areas that you especially need support in and reach out for guidance in those individual areas. The resource list at the end of this brief (which is not exhaustive but merely a local starting place) offers some potential providers to begin your team building.

Another approach is to work with a general economic mobility mentor to help map out the whole process. EMPath, a Boston-based nonprofit with a commitment to Newton residents offers comprehensive services ranging from a drop-in Mobility Mentoring Center in Boston for individual appointments, a one year program for Newton residents beginning the process of building self-sufficiency, and a five year program (**Career Family Opportunity**) designed to move low income families all the way to economic independence.

Another nonprofit, **The Jeremiah Program**, is a national program focused on supporting families led by single mothers living in poverty to become stable, prosperous families. The Jeremiah program has a campus in Boston's Roxbury neighborhood.

Yet another option is the **Family Independence Initiative (FII)**, a national program with a headquarters in Jamaica Plain. For more information on these organizations, check out their websites here:

EMPath: <https://www.empathways.org/>

Family Independence Initiative (FII): <http://www.fii.org/>

The Jeremiah Program: <https://jeremiahprogram.org/>

A self-sufficiency team should be made up of the people who help you map your way to self-sufficiency and stay on track for the long-term. While each journey is individual, there are some common landmarks along the way. These are outlined briefly in the next steps.

2. Identify your living wage requirements

How much do you really need to earn in order to make ends meet living in Newton? The answer to that question is a key step in a journey to self-sufficiency. Using the Newton-specific tables shown previously, identify how much you need to earn in order to live in Newton. For example, if you are a single parent raising two children, you will need to earn at least \$72,874 to make ends meet in Newton.

3. Research careers that are both in high demand (have openings in Massachusetts) and that meet your self-sufficiency wage requirements after you have been working in them for a few years.

There are a number of different ways to go about this research. Later in this document we will list a number of different career development organizations available because you don't have to go on this journey alone (and many journeys are more successful with a mentor or a coach supporting you).

Some immediate resources to match careers in demand that pay a living wage include:

O*NET OnLine (a premier website for occupational information):

<https://www.onetonline.org/>

Crittenton Women's Union (now known as EMPATH) 2013 Hot Jobs Report:

<http://s3.amazonaws.com/empath-website/pdf/Research-HotJobs2013-0313.pdf>

Massachusetts One-Stop Career Center:

<http://etrcc.com/>



4. Identify cost-effective, quality education or training programs

Once you have determined the career you want, you need to get the appropriate training and the credentials. This is a critical decision and one that should never be taken lightly. Sorting through options can be daunting and often getting help from your self-sufficiency team can be vital for making the right decision. A few key things to consider are:

- Is it a for-profit or a nonprofit educational center? It is almost always more economically advisable to go with a nonprofit both for affordability but often also in terms of the value of the credential you will receive.
- What are the graduation rates overall and in your program?
- Do they provide help with career placement?
- Public universities or community colleges traditionally offer the best value for the education provided.
- Seek as much scholarship and grant money as you can. This is money that you don't have to pay back. Consider work study and other work options as ways to limit the amount of loans you require.
- Make sure your ability to complete your program is feasible. Consider logistics like child care, transportation, and work schedules to the best of your ability.

5. Develop an action plan for managing personal and family needs while pursuing self-sufficiency

This is about putting on paper all the elements of your long-term plan and ensuring that you factor in both the concrete steps you need to take that directly relate to working toward your career (education, resume building, soft skills) but also addressing those responsibilities that you need to address in order to keep moving forward. For example:

- stable, consistent child care and/or care of elderly parents
- mental health services that help you be successful
- physical health services that help you be successful
- housing that is adequate and stable
- reducing your debt
- building/repairing your credit rating
- building positive social networks

Some of these will be relevant to you and others won't be, and most likely you have factors to consider that are not listed here. The important thing is not that you have all these perfectly figured out before you get started, but rather that you have those areas identified and are actively working on strategies to address them positively to increase your likelihood of overall success.

6. Build your resume and develop “soft” skills

On your journey, you want to capitalize on every opportunity to build your resume. This has to be an ongoing process – it cannot be something that you wait until you have graduated from an education program to start thinking about. Seek opportunities to volunteer, participate in internships, practicums, job shadow, and be sure to document all of these on your resume. Take courses that help you develop interviewing skills; learn techniques for learning about jobs through informational interviewing and networking rather than relying on traditional job advertisements. Seek professionals and friends who can review your resume and cover letters to make sure they provide the best written representation of your skills possible.

7. Obtain required credential for career goal

The right education is often the key for getting in the door for the career you have identified. Use your action plan and most of all your self-sufficiency team to help you see yourself all the way to a successful graduation.

8. Job search in career field

Job searches are most successful when they have been progressive throughout your journey rather than left to the end. That means that all along the way you are gathering professional contacts in your field of interest through informational interviews, internships, and volunteering. You have been researching specific businesses you are interested in working for and looking for inroads to them. You have identified the best job search locations in your specific field and are familiar with how they work and have been tracking openings. You have sought resume and cover letter advice from people in the field so you can be sure that the skills they are most interested in are ones you have both been cultivating and that you are highlighting in your materials.

9. Economic Self-Sufficiency

Economic self-sufficiency is less of a moment of arrival than a recognition that you have been successfully moving forward and will continue to do so. Obtaining the degree or training and landing the job that pays a sustaining wage are critical landmarks, but they are not the final destination. Instead, these landmarks are a positive platform from which to continue to plan ahead toward a positive future and enjoy the life you have built. There will be more work to do, perhaps around reaching a goal of homeownership or reaching towards those higher rungs of the career ladder in your chosen field. But never forget to celebrate all your successes along the way. It’s not a simple journey, but one well worth taking.



Section III: Self-Sufficiency Resources

Counseling and Consumer Assistance

American Consumer Credit Counseling

(800) 769-3571 (National)

(617) 559-5700 (Newton)

www.consumercredit.com

130 Rumford Ave Ste. 202

Auburndale 02466

Provides confidential credit counseling, bankruptcy counseling, housing counseling, and a debt management plan to help people regain control of their finances.

Community Development Program

(Planning & Development Department)

(617) 796-1120

<http://www.newtonma.gov/cdbg>

Planning and Development Department

Newton City Hall, Lower Level, Room B-10

Newton 02459

The Community Development Program uses an annual allocation of approximately \$3 million in federal Community Development Block Grant, HOME Program, and Emergency Solutions Grant Funds to assist Newton's low and moderate income residents. Projects include Human Services, Accessibility Improvements, Neighborhood Improvements, and Affordable Housing Development. Projects and programs are reviewed by staff with input from citizen advisors.

National Foundation for Credit Counseling (NFCC)

(800) 388-2227

www.nfcc.org

2000 M Street NW Ste. 505

Washington, DC 20036

As the nation's largest financial counseling organization, the NFCC Member Agency Network includes more than 600 community-based offices located in all 50 states and Puerto Rico. NFCC Member Agencies provide financial counseling and education to millions of consumers each year in person, over the phone, or online.

Emergency Assistance

City of Newton Social Services Case Management

Health and Human Services

Make an appointment at 617-796-1660 or 617-796-1420

Case managers are available to provide information, referral, and outreach services to all residents of the City of Newton. Case managers provide residents with information on such things as; fuel assistance, housing, mental health, supports, family needs, food insecurity, workforce development, benefits eligibility and application support. Case managers connect residents with community programs and resources to enhance quality of life in Newton, with the ultimate goal of helping those in need work towards financial security and self-sufficiency.

ABCD Fuel Assistance Program

Department of Health & Human Services

(617) 796-1420

www.newtonma.gov

Newton City Hall

Provides assistance in paying heating bills during the winter to income eligible homeowners and renters; starts in November. Call for an appointment.

Food Source Hotline

1-800-645-8333

145 Border Street

East Boston

Hotline for emergency food resources and food stamp information.

Newton Food Pantries

Access requires pre-approval. Please contact one of the following if you are in need of food assistance:

- **Arabic Baptist Church Boston Food Pantry and Clothing, Newton Corner**
(617) 723-9766 or (508) 561-4319
www.arabicbaptist.org
Email: samyibra@gmail.com; sinoteibra@cs.com
187 Church Street
Newton 02458
Food and clothing distributed the second and fourth Friday of each month 11am-1pm.
- **Centre Street Food Pantry, Newton Center**
(617) 340-9554

www.centrestfoodpantry.org

Email: info@centrestfoodpantry.org

11 Homer Street

Newton Center 02459

Tuesdays from 4-7pm and the first Saturday of each month from 11am-1pm.

- **Newton Food Pantry**

(617) 527-2394

www.newtonfoodpantry.org

Email: newtonfoodpantry@gmail.com

Newton City Hall (Basement)

1000 Commonwealth Avenue

Newton 02459

Wednesdays 1:30-5:00pm and the third Saturday of each month 11am-noon.

Horace Cousens Industrial Fund

(617) 796-1324

http://www.newtonma.gov/residents/cousens_fund.asp

The Horace Cousens Industrial Fund is a charitable trust which gives financial help to Newton residents who are faced with a temporary but severe financial problem. Grants are for one-time specific needs and not for on-going expenses. An applicant must complete charitable trust forms from the organization and return them to the Director of the Cousens Fund at the above address. After the form is received, the director will call the applicant for an interview. The Trustees of the Fund make the decision to approve or not to approve the request at their monthly meeting.

MA Department of Transitional Assistance

Formerly Massachusetts Department of Welfare

1-877-382-2363

www.mass.gov/eohhs/gov/departments/dta

600 Washington Street #4

Boston 02111

Provides medical assistance, Medicaid, Aid to Families with Dependent Children, Food Stamps, and Emergency Assistance, Emergency Aid to Elderly, Disabled, and Children; assists with housing searches.

MA Women, Infants, and Children Nutrition Program

1-800-942-1007

www.mass.gov/wic

250 Washington Street

Boston 02108

Provides nutrition and health education, healthy food and other services free of charge to families who qualify.

The Second Step

(617) 965-3999

www.thesecondstep.org

PO Box 600213

Newton 02460

The Second Step partners with survivors of domestic violence to foster safety, stability, and well-being. The comprehensive residential and community-based programs build on the individual strengths, needs and values of the families we serve. In ongoing collaboration with the community, The Second Step lays the foundation for a future free from abuse and full of possibility. Services include safety planning, advocacy, long-term transitional housing, children's programs and legal case management.

Springwell

(617) 926-4100

www.springwell.com

307 Waverley Oaks Road, Suite 205

Waltham, MA 02452

Springwell offers CareConnections to public and private housing sites in Newton that want to provide residents with easy access to long-term care services and supports. Springwell provides a dedicated Care Coordinator, and can offer the following services to all residents of the site: needs assessments, 24-hour on-site staff available for urgent responses, social activities, coordination of in-home services from government subsidized programs or from private agencies, and a reduced rate for in-home services.

Employment and Job Training

Employment and Training Resources/One Stop Career Center

ETR Framingham

(508) 766-5700

1671 Worcester Road

Framingham, MA 01701

ETR Norwood

(781) 769-4120

275 Prospect Street

PO Box 740

Norwood, MA 02062

Employment & Training Resources is the local One-Stop Career Center for the Metro South/West region of Massachusetts. Chartered by Partnerships for a Skilled Workforce, Inc., ETR is a joint venture of the Metro South/West Employment & Training Administration and the Massachusetts Department of Labor and Workforce Development. Locations include full-

service career center offices in Framingham and Norwood, and a limited-service satellite office in Newton.

EMPath's Bridge to Career Family Opportunity

(617) 259-2900

www.empathways.org

1 Washington Mall

Boston, MA 02108

EMPath – Economic Mobility Pathways transforms low income people's lives through innovative social service programs, applied research, and effective advocacy so they and their families can attain economic independence.

Family Independence Initiative (FII)

(617) 477-4175

www.fii.org

PO Box 301764

Jamaica Plain, MA 02130

Family Independence Initiative (FII) is a national nonprofit which leverages the power of information to illuminate and accelerate the initiative low-income families take to improve their lives. FII partners with low-income families as the endeavor to get ahead and succeed in their lives, setting their own direction.

Jeremiah Program

(617) 413-9779

<https://jeremiahprogram.org/>

130 Warren Street

Roxbury, MA 02119

Jeremiah Program offers one of the nation's most successful strategies for transforming families from poverty to prosperity two generations at a time. Jeremiah prepares determined single mothers to excel in the workforce, readies their children to succeed in school, and reduces generational dependence on public assistance. Jeremiah's proven, holistic approach begins with establishing a supportive community for determined single mothers to pursue a career-track college education. Through a combination of quality early childhood education, a safe and affordable place to live, and empowerment and life skills training, families find stability and a path out of poverty.

Newton Free Library

(617) 796-1360

www.newtonfreelibrary.net

330 Homer Street

Newton, MA 02459

The Newton Free Library maintains information services for those searching for employment or may be in between jobs, with access to resources under tabs relevant to coping with

joblessness and finding resources when unemployed, career exploration, aiding in the job search, and job posting boards with helpful tips and advice for job seekers. Websites featured on the Newton Free Library are www.job-hunt.org, www.myjobhelper.com, and www.rileyguide.com.

Newton Public Schools

(617) 559-6000

www.newton.k12.ma.us/domain/107

100 Walnut Street

Newton, MA 02460

The Career/Vocational Technical Education (CTE) program offers students enrolled in Newton Public Schools opportunities to explore and develop vocational and technical competency skills in a variety of career & vocational technical fields. Students will have the opportunity to explore career options and to develop an individual Career Plan designed to help them learn how to make informed choices now and for their future. Through comprehensive sequencing of technical and academic courses, students develop a solid foundation of knowledge and skills essential for a smooth transition into post-secondary education and the world of work. Upon graduation, students are prepared and ready to pursue post-secondary education in two, or four-year colleges, vocational technical training institutes, apprenticeships, and enter the workplace.

Newton-Wellesley Hospital

(617) 243-6768

www.nwh.org/your-community-hospital/human-resources/

2014 Washington Street

Newton, MA 02462

Newton-Wellesley Hospital offers career development pathways for its employees, ranging from citizenship and English language learner classes, patient care assistant (PCA) training, new graduate registered nurse training, their Advancing Careers through Education (ACE) program which functions as a college prep program for employees, tuition reimbursement for employees pursuing undergraduate and graduate degrees, and cooperation with area nonprofits like the Price Center, Jewish Vocational Services, Charles River Arc, and Perkins School for the Blind to link persons with disabilities with job training for placement in the organization.

The Price Center

(617) 244-0065

www.thepricecenter.org

27 Christina Street

Newton, MA 02461

The Price Center's Employment Services program offers a comprehensive range of pre-employment, job training and job placement options for adult job-seekers with diverse abilities

and professional goals. Employment Services staff conducts individualized evaluation and skills assessments for each client. Training and job coaching programs help clients learn and reinforce the communication and social skills necessary to succeed in the workplace. Our employment placement staff matches individuals with real jobs that suit their skills and interests, and provides ongoing support services including career planning, skill training, and professional development.

The Charles River Center

(781) 972-1000

<http://www.charlesrivercenter.org/>

59 East Militia Heights Drive
Needham, MA 02492

For adults over 22, the Charles River Center provides job development based on the interests and needs of individuals. Professional counselors use a variety of models to evaluate skills and desires to help each person obtain meaningful, paid employment. Once evaluated, a job counselor provides one-to-one job coaching and training to make sure the individual is prepared and can comfortably and successfully perform the job independently. After placement, our skilled job counselors provide ongoing support to make sure each person progresses and can reach their full potential. All programs include social skills development, educational groups, health and wellness education, individualized goal development, community volunteerism, and positive behavioral support.

Housing and Community Development

Citizens for Affordable Housing in Newton Development Organization, Inc. (CAN-DO)

617-964-3527

<http://www.newtoncando.org/>

1075 Washington Street
Newton, MA 02465

CAN-DO, Inc. is a community-based non-profit developer of affordable housing for individuals and families with low and moderate incomes. Founded in 1994, CAN-DO has developed and currently manages a number of affordable housing units, which serve a diverse population.

Homeowner Options for Massachusetts Elders (H.O.M.E.)

1-800-583-5337

87 Hale Street
Lowell 01851

Provides comprehensive financial counseling to income-eligible elder homeowners to enable them to make informed decisions in order to remain independent and self-sufficient in their homes.

HUD Low Rent Housing Search

<http://www.hud.gov/apps/section8/index.cfm>

The US Department of Housing and Urban Development (HUD) gives funds directly to apartment owners, who lower the rents they charge low-income tenants. You can find low-rent apartments for senior citizens and people with disabilities, as well as for families and individuals in communities across the country – including Newton – at the above website.

Jewish Community Housing for the Elderly (JCHE)

(617) 912- 8400

www.jche.org

30 Wallingford Road

Brighton, MA 02135

JCHE provides safe and affordable independent housing where older adults of all backgrounds can age in community. Part of the JCHE's housing portfolio is Golda Meir House and Coleman House, both located in Newton.

Lasell Village

(617) 663-7000

www.lasellvillage.org

120 Seminary Ave

Auburndale 02466

A unique living and learning continuing care retirement community situated on the campus of Lasell College. Blends the elements of lifelong learning, retirement living and supportive services with the option of short-term rehabilitation and long-term care if and when needed.

MassAccess Housing Registry

(617) 742-0820

www.massaccesshousingregistry.org

18 Tremont Street, Suite 401

Boston, MA 02108

The MassAccess Housing Registry helps people find affordable rental and homeownership opportunities in Massachusetts. A key feature of the Registry is to highlight homes for people with disabilities who need accessible or barrier-free housing.

Newton Community Development Foundation (NCDF)

(617) 244-4035

<https://www.ncdfinc.org>

425 Watertown Street, Suite 205

Newton, MA 02458

Newton Community Development Foundation provides both affordable and market-rate rental opportunities in Newton, MA. NCDF's housing communities provide well managed homes to low and moderate-income families, senior citizens and persons with disabilities. NCDF is a community-based non-profit funded through rental income, private funding and government subsidies. Its mission is to foster economic and cultural diversity in the City of Newton through the development and management of affordable housing.

Newton Housing Authority

(617) 552-5501

www.newtonhousing.org

82 Lincoln Street

Newton Highlands 02461

The Newton Housing Authority has a 50 year tradition of providing a high standard of affordable housing to its diverse population of more than 1,300 residents: the largest provider of affordable housing in the City of Newton. The Newton Housing Authority owns and manages state and federally-funded housing programs for families, elders, and individuals with disabilities.

Newton Housing Rehabilitation Program

(Planning & Development Department)

(617) 796-1120

<http://www.newtonma.gov/rehab>

Newton City Hall, Lower Level, Room B-10

Newton 02459

Administered by the Newton Community Development Program, the program enables income-eligible homeowners and tenants to live in safe and sanitary housing; offers financial assistance in the form of rehabilitation, including weatherization, de-leading and asbestos removal, and accessibility.

Pierce House

(Meredith Management)

(617) 965-2200

info@meredithmanagement.com

88 Chestnut Street

West Newton 02465

Provides subsidized housing to elderly or disabled residents who meet eligibility guidelines.

Scandinavian Living Center

(617) 527-6566

www.slcenter.org

206 Waltham Street

West Newton 02465

A unique nonprofit assisted living community whose mission is to provide affordable housing and assistance to elders and to support cultural enrichment and community connections. It welcomes all nationalities.

Transportation

MBTA Transportation

The Massachusetts Bay Transportation Authority provides several transportation options for residents of Newton:

- **MBTA Rail, Bus, and Trolley Service**

(617) 222-3200

1-800-392-6100

www.mbta.com

Schedules are available in the lobby of Newton City Hall.

- **The Ride**

(617) 222-5123

The T's Paratransit Program provides door-to-door transportation to eligible people who cannot use general public transportation all or some of the time, because of a physical, cognitive, or mental disability.

- **Senior Services Transportation**

Offers rides to medical appointments, grocery shopping, houses of worship, and the Newton Senior Center.

Information

(617) 796-1660

The Ride

(617) 222-5123

Senior MBTA Pass

(617) 222-3200

Busy Bee Medical Transportation

1-800-427-0230

Medical Escort Service (Springwell)

(617) 926-4100 ext. 502

Senior Parking Stickers

Newton Senior Center

345 Walnut Street

Newtonville 02460

(617) 796-1660

Available to Newton residents 65 years or older for municipal parking lots. \$6.00 for a two year cycle, current car registration, copy of personal lease agreement if car is leased, and MA driving license required. Must apply in person.

Acknowledgements: This brief is the result of work and support from a number of people. Special thanks to the members of the Economic Growth for All self-sufficiency income working group, to Newton's Chief Administrative Officer Dori Zaleznik, to UMass Boston Professor of

Economics Randy Albelda, and especially to Newton's Health and Human Services Special Projects Assistant James Tarr.

For more information about this work please contact Deborah Youngblood, Commissioner of Health and Human Services, City of Newton: dyoungblood@newtonma.gov

Website: <http://www.newtonma.gov/economicmobility>

ⁱ The cities and towns of Middlesex County include Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Everett, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, and Woburn.

ⁱⁱ This endnote describes the MIT methodology and the difference in results when recalculating for Newton-specific costs, as offered by Dr. Geoffrey Sanzenbacher in a July 2016 memo. The MIT Living Wage Calculator provides food, transportation, and other expenses at the regional level – the expenses for Middlesex County are the same as every other county in the Northeast Census Region. Newton-specific adjustments resulted in an increase in food expenses relative to the MIT calculator of 2 percent. Newton-specific adjustments resulted in decreases in transportation expenses by 6 percent and other expenses by 2 percent. The MIT Living Wage Calculator provides child care expenses at the state level – the expenses for Middlesex County are the same as for every other county in Massachusetts. Newton-specific adjustments resulted in an increase in child care expenses relative to the MIT calculator of 8 percent. The MIT Living Wage Calculator provides Housing Cost Data at the county level. However, Newton has higher rents, home prices (and thus mortgage prices), and ownership rates than the rest of Middlesex County. Newton-specific adjustments resulted in 39 percent higher housing expenses in Newton than the rest of the county.

ⁱⁱⁱ Self-Sufficiency Lifespan Benchmarks

- **Family Formation**
 - Born at a normal birth weight to a non-poor, non-single mother aged at least 20
- **Early Childhood**
 - Acceptable pre-reading and math skills
 - Behavior generally school appropriate
- **Middle Childhood**
 - Basic reading and math skills
 - Social-emotional skills
- **Adolescence**
 - Graduates from high school with a GPA >2.5
 - No criminal convictions, not a parent
- **Transition to Adulthood**
 - Lives independently
 - Receives a college degree or has family income >250% of the poverty level
- **Adulthood**

-
- Reaches middle class (family income at least 300% of the poverty level)
 - **Older Adults**
 - Assets to ensure retirement income is at least 70% of pre-retirement income
 - Social networks/community engagement effectively supporting well-being
 - **Innovation Economy**
 - Business friendly climate for entrepreneurs
 - Regional partnerships